

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Daren K. Johnston
Melinda S. Johnston
Debtor(s)

Bankruptcy Case No.: 19-70641-JAD
Related to Doc. #71
Chapter: 13
Docket No.: 72 – 71

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this The 26th of February, 2025, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 4/22/25**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **4/29/25 at 10:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **4/22/25**.

Jeffery A. Deller
United States Bankruptcy Judge

cm: All Parties

*** For hearings scheduled in Johnstown, Pennsylvania, please be advised that the video Conferencing equipment will be utilized. This will allow the parties to appear at either Courtroom B in Johnstown, Pennsylvania, or in Courtroom D, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, Pennsylvania,**

In re:
Daren K. Johnston
Melinda S. Johnston
Debtors

Case No. 19-70641-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Feb 26, 2025

User: auto
Form ID: 408

Page 1 of 4
Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Daren K. Johnston, Melinda S. Johnston, 1960 Rt. 553 Hwy., Penn Run, PA 15765-8246
15138453	+ New Hampshire Higher Ed/Granite State Ma, Attn: Bankruptcy, P.O. Box 2097, Concord, NH 03302-2097

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 27 2025 01:28:48	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 27 2025 01:39:51	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2025 01:29:26	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	Email/PDF: resurgentbknofications@resurgent.com	Feb 27 2025 01:39:44	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
15138429	+ Email/Text: bncnotifications@pheaa.org	Feb 27 2025 00:37:00	Aes/keybank, P.O. Box 61047, Harrisburg, PA 17106-1047
15166394	Email/Text: ally@ebn.phinsolutions.com	Feb 27 2025 00:36:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
15138430	+ Email/Text: ally@ebn.phinsolutions.com	Feb 27 2025 00:36:00	Ally Financial, Attn: Bankruptcy Dept, P.O. Box 380901, Bloomington, MN 55438-0901
15138431	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 02:21:39	Best Buy Credit Services, P.O. Box 9001007, Louisville, KY 40290-1007
15163367	Email/Text: BKPT@cfna.com	Feb 27 2025 00:36:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
15138432	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 01:50:32	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15155772	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 01:28:38	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15138433	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 27 2025 01:15:44	Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850-5298
15138434	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 02:33:25	Citi/Sears, Citibank/Centralized Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15138435	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 01:28:54	Citibank, Attn: Recovery/Centralized Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034

District/off: 0315-7

User: auto

Page 2 of 4

Date Rcvd: Feb 26, 2025

Form ID: 408

Total Noticed: 65

15138436	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 01:39:44	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15138437	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2025 00:37:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy Dept, P.O. Box 182125, Columbus, OH 43218-2125
15138438	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2025 00:37:00	Comenity Bank/King Size, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15138439	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2025 00:37:00	Comenity Bank/Maurices, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15138440	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2025 00:37:00	Comenity Bank/Wayfair, Attn: Bankruptcy Dept, P.O. Box 182125, Columbus, OH 43218-2125
15138441	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2025 00:37:00	Comenity/ MPRC, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15138442	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2025 00:37:00	Comenitybank/catherine, P.O. Box 182789, Columbus, OH 43218-2789
15138443	+ Email/Text: BKPT@cfna.com	Feb 27 2025 00:36:00	Credit First National Association, Attn: Bankruptcy, P.O. Box 81315, Cleveland, OH 44181-0315
15138444	+ Email/PDF: creditonebknofications@resurgent.com	Feb 27 2025 01:29:13	Credit One Bank, Attn: Bankruptcy Department, P.O. Box 98873, Las Vegas, NV 89193-8873
15138445	Email/PDF: DellBKNotifications@resurgent.com	Feb 27 2025 01:28:40	Dell Financial Services LLC, Attn: President/CEO, P.O. Box 81577, Austin, TX 78708
15152670	Email/PDF: resurgentbknofications@resurgent.com	Feb 27 2025 01:29:17	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
15138446	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 01:29:18	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15172053	Email/Text: bnc-quantum@quantum3group.com	Feb 27 2025 00:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15138448	Email/Text: collecadminbankruptcy@fnni.com	Feb 27 2025 00:37:00	First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
15139968	Email/Text: collecadminbankruptcy@fnni.com	Feb 27 2025 00:37:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
15138447	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Feb 27 2025 00:36:00	First Mark Services, Attn: Bankruptcy, P.O. Box 82522, Lincoln, NE 68501
15149140	+ Email/Text: EBN@edfinancial.com	Feb 27 2025 00:36:00	Granite State Management & Resources, o/b/o The U.S. Department of Education, PO Box 3420, Concord, NH 03302-3420
15169368	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 27 2025 00:54:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15152333	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 27 2025 00:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15146035	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Feb 27 2025 00:54:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, oh 44144-2338
15560465	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 27 2025 01:28:40	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15171474	Email/PDF: resurgentbknofications@resurgent.com	Feb 27 2025 01:28:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15163781	^ MEBN	Feb 27 2025 00:19:49	Lakeview Loan Servicing LLC, PO Box 840,

District/off: 0315-7

User: auto

Page 3 of 4

Date Rcvd: Feb 26, 2025

Form ID: 408

Total Noticed: 65

			Buffalo, NY 14240-0840
15138449	Email/Text: camanagement@mtb.com	Feb 27 2025 00:37:00	M & T Bank, Attn: Bankruptcy, P.O. Box 844, Buffalo, NY 14240
15168783	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 27 2025 01:16:05	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15138450	+ Email/Text: bankruptcy.handling@bankeasy.com	Feb 27 2025 00:54:00	Mercury/FBT, Attn: Bankruptcy, P.O. Box 84064, Columbus, GA 31908-4064
15138451	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 27 2025 01:15:20	Merrick Bank/CardWorks, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15138452	+ Email/PDF: bankruptcy_prod@navient.com	Feb 27 2025 01:40:03	Navient, Attn: Bankruptcy, P.O. Box 9640, Wiles-Barre, PA 18773-9640
15172107	Email/PDF: bankruptcy_prod@navient.com	Feb 27 2025 01:29:33	Navient PC TRUST, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
15138454	+ Email/Text: bankruptcynotices@psecu.com	Feb 27 2025 00:54:00	P S E C U, Attention: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013
15166529	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2025 02:02:03	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15162724	+ Email/Text: bankruptcynotices@psecu.com	Feb 27 2025 00:54:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15170877	Email/Text: bnc-quantum@quantum3group.com	Feb 27 2025 00:37:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15641214	Email/PDF: resurgentbknotifications@resurgent.com	Feb 27 2025 01:28:42	Resurgent Receivables LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15138456	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 27 2025 01:15:37	Syncb/Levin Furniture, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15138457	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 27 2025 01:16:27	Syncb/PPC, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15138455	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 27 2025 01:28:36	Syncb/hhgreg, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15138458	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 27 2025 01:29:09	Synchrony Bank, Attn: Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
15138784	^ MEBN	Feb 27 2025 00:21:19	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15138459	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 27 2025 01:16:26	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, P.O. Box 956060, Orlando, FL 32896-0001
15138460	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 27 2025 01:15:44	Synchrony Bank/Amazon, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15138461	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 27 2025 01:50:45	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
15138462	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 27 2025 01:29:09	Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15138463	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 27 2025 02:01:56	Synchrony Bank/QVC, Attn: Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
15138464	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 27 2025 01:15:37	Synchrony Bank/Walmart, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15172923	+ Email/Text: bncmail@w-legal.com	Feb 27 2025 00:54:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15138465	+ Email/Text: bncmail@w-legal.com	Feb 27 2025 00:37:00	Target, Attn: Bankruptcy, P.O. Box 9475,

District/off: 0315-7

User: auto

Page 4 of 4

Date Rcvd: Feb 26, 2025

Form ID: 408

Total Noticed: 65

Minneapolis, MN 55440-9475

15661505 + Email/Text: EBN@edfinancial.com

Feb 27 2025 00:36:00

US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359

15166409 Email/PDF: ebn_ais@aisinfo.com

Feb 27 2025 01:51:03

Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 63

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing LLC
cr		M&T BANK
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	US Department of Education, 120 N Seven Oaks Drive, knoxville, tn 37922-2359

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Lakeview Loan Servicing LLC blemon@kmlawgroup.com lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard G. Allen	on behalf of Debtor Daren K. Johnston ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen	on behalf of Joint Debtor Melinda S. Johnston ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6